

**Fill in this information to identify the case:**

Debtor 1 Rodney L. Monticello  
Debtor 2 Cindy M. Monticello  
(Spouse, if filing)  
United States Bankruptcy Court for the : Eastern District of Michigan  
(State)  
Case number 19-48617-TJT

**Official Form 410S1****Notice of Mortgage Payment Change****12/15**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Court claim no. (if known): 16-1

Last four digits of any number you use to identify the debtors' account: XXXXXX7547

Date of payment change:  
Must be at least 21 days after date of this notice 11/1/2020

New total payment:  
Principal, interest, and escrow, if any \$741.80

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtors' escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 283.03

New escrow payment : \$ 348.70

**Part 2: Mortgage Payment Adjustment****2. Will the debtors' principal and interest payment change based on an adjustment to the interest rate in the debtors' variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtors' mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4:****Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/Melissa Licker Date 10/5/2020  
Signature

Print: Melissa Licker Title Authorized Agent for Creditor  
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road  
Number Street  
Roswell GA 30076  
City State ZIP Code

Contact phone 732-902-5384 Email Melissa.Licker@mccalla.com

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN

In Re:

Rodney L. Monticello  
Cindy M. Monticello

Bankruptcy Case No.: 19-48617-TJT

Chapter: 13

Judge: Thomas J. Tucker

CERTIFICATE OF SERVICE

I, Melissa Licker, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Rodney L. Monticello  
29514 Tamarack  
Flat Rock, MI 48134

Cindy M. Monticello  
29514 Tamarack  
Flat Rock, MI 48134

Roberta W. Andrews  
38545 Ford Rd.  
Suite 104  
Westland, MI 48185

*(served via ECF Notification)*

Tammy L. Terry, Trustee  
Buhl Building  
535 Griswold, Suite 2100  
Detroit, MI 48226

*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE  
AND CORRECT.

Executed on: 10/5/2020  
(date)

By: /s/Melissa Licker

Melissa Licker  
Authorized Agent for Creditor





PO Box 10826  
Greenville, SC 29603 0826

RODNEY L MONTICELLO  
CIND MONTICELLO  
29514 TAMARACK DR  
FLAT ROCK MI 48134

Analysis Date:

September 22, 2020

Loan:

Property Address:

29514 TAMARACK  
FLAT ROCK, MI 48134

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with . It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Nov 01, 2020	Prior Esc Pmt	December 01, 2019	Escrow Balance Calculation	
P & I Pmt:			\$393.10	\$393.10**	P & I Pmt:	\$393.10	Due Date:	August 01, 2020
Escrow Pmt:			\$283.03	\$348.70	Escrow Pmt:	\$283.03	Escrow Balance:	-\$666.29
Other Funds Pmt:			\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$849.09
Asst. Pmt (-):			\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$0.00
Reserve Acct Pmt:			\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00		
Total Payment:			\$676.13	\$741.80	Total Payment:	\$676.13	Anticipated Escrow Balance:	\$182.80

  

Shortage/Overage Information		Effective Nov 01, 2020
Upcoming Total Annual Bills		\$3,743.30
Required Cushion		\$623.88
Required Starting Balance		\$623.90
Escrow Shortage		-\$441.10
Surplus		\$0.00

  

Cushion Calculation: Because does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 623.88. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 623.88 or 1/6 of the anticipated payment from the account.

\*\* The terms of your loan may result in changes to the monthly principal and interest payments during the year.

This is a statement of actual activity in your escrow account from Dec 2019 to Oct 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Dec 2019				508.95	* City Tax	0.00	(939.15)
Feb 2020		273.71		*		0.00	(1,448.10)
Feb 2020		283.03		*		0.00	(1,174.39)
Feb 2020		283.03		*		0.00	(891.36)
Mar 2020		566.06		*		0.00	(608.33)
Mar 2020		566.06		*		0.00	(42.27)
Apr 2020		283.03		*		0.00	523.79
Apr 2020		283.03		*		0.00	806.82
Apr 2020		283.03		*		0.00	1,089.85
May 2020		283.03		*		0.00	1,372.88
Jun 2020		283.03		*		0.00	1,655.91
Jul 2020		283.03		*		0.00	1,938.94
Aug 2020		283.03		*		0.00	2,221.97
Aug 2020			2,251.35	*	City Tax	0.00	(29.38)
Sep 2020		283.03		*		0.00	253.65
Sep 2020			983.00	*	Hazard	0.00	(729.35)
					Anticipated Transactions	0.00	(729.35)
Oct 2020		849.09 <sup>P</sup>					119.74
	\$0.00	\$4,802.19	\$0.00	\$3,743.30			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

September 22, 2020

Loan:

**Annual Escrow Account Disclosure Statement - Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	182.80	623.90
Nov 2020	311.94			494.74	935.84
Dec 2020	311.94	508.95	City Tax	297.73	738.83
Jan 2021	311.94			609.67	1,050.77
Feb 2021	311.94			921.61	1,362.71
Mar 2021	311.94			1,233.55	1,674.65
Apr 2021	311.94			1,545.49	1,986.59
May 2021	311.94			1,857.43	2,298.53
Jun 2021	311.94			2,169.37	2,610.47
Jul 2021	311.94			2,481.31	2,922.41
Aug 2021	311.94	2,251.35	City Tax	541.90	983.00
Sep 2021	311.94			853.84	1,294.94
Oct 2021	311.94	983.00	Hazard	182.78	623.88
	\$3,743.28	\$3,743.30			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is 182.80. Your starting balance (escrow balance required) according to this analysis should be \$623.90. This means you have a shortage of 441.10.

This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 12 months.

We anticipate the total of your coming year bills to be 3,743.30. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	\$311.94
Surplus Reduction:	\$0.00
Shortage Installment:	\$36.76
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$348.70

**Paying the shortage:** If your shortage is paid in full, your new monthly payment will be \$705.04 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed.

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.



Detach Here

PO Box 10826

Greenville, SC 29603 0826  
(800) 365-7107

P.O. Box 740039  
Cincinnati, OH 45274-0039

**Escrow Shortage Reply (This is not a bill)**

Loan Number:

Full Shortage Amount:

\$441.10

Payment Amount:

\$ \_\_\_\_\_

Your escrow shortage has been spread over 12 months, resulting in an additional increase in your monthly payment in the amount of 36.76.

IF YOU CHOOSE to pay your shortage in full, please visit [www.ShellpointMtg.com](http://www.ShellpointMtg.com) in order to expedite your payment. You can also mail this coupon with your remittance of the full shortage amount to the address to the left